

PURPOSE

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

PRODUCT

SG Fund – SG Credit Millesime 2031 USD FU

Société Générale Investment Solutions (Europe)

ISIN: LU3276328252

<https://investmentsolutions.societegenerale.lu/en/>

Call +352 47 93 11 1 for more information.

The Commission de Surveillance du Secteur Financier (CSSF) is responsible for supervising Société Générale Investment Solutions (Europe) in relation to this Key Information Document.

The date of production of this KID is 23/02/2026

WHAT IS THIS PRODUCT?

Type: This product is a share of a Sub-Fund of SG IS Fund

Term: The Sub-Fund is managed according to a maturity set at 31 December 2031. The liquidation of the Sub-Fund may take place a few weeks prior to maturity. The Board of Directors will provide Shareholders with a written communication, ahead of the liquidation, to remind them of the upcoming effective date of this event. The maturity date may be postponed if the Board of Directors consider it to be in the Shareholders' best interest, notably to ensure a smooth liquidity. Shareholders will be informed of this decision and will have the option to request the redemption of their Shares free of charge.

Objective:

Investment objective: The investment objective of the Sub-Fund is to primarily invest in a selection of bonds issued by corporate issuers. The majority of the bonds held in the portfolio will have a final maturity date prior to 30 June 2032. Securities maturing before 2032 will be reinvested in instruments that comply with the investment restrictions.

The Sub-Fund's investment strategy consists in the discretionary management of a diversified portfolio of debt securities, including euro-denominated bonds, green, social and sustainability bonds, UCITS, collective investment schemes and ETFs.

High Yield investments (bonds, UCITS, collective investment schemes and UCITS ETFs), which are considered riskier or more speculative, may represent up to 49% of the Sub-Fund's assets (excluding cash and cash equivalents).

The strategy is not limited to a buy-and-hold approach. The Investment Manager may carry out rebalancing transactions should new market opportunities arise, if the risk of default at maturity increases for any issuer in the portfolio, or in the event of a deterioration in ESG criteria. The Sub-Fund will maintain diversification across geographies, sectors and issuers.

SFDR Category: Article 8. The Investment Manager adopts a holistic approach to sustainable investing and addresses ESG factors throughout the investment process, including research, company engagement and portfolio construction. The Investment Manager incorporates an exclusion policy complemented by the integration of ESG criteria.

Benchmark: The Sub-Fund is actively managed. The following indices are used as a universe from which to select securities: ICE BofA US Corporate (COA0 Index) and ICE BofA US High Yield BB (JOA1 Index). The index ICE BofA 3-5 Year US Corporate (C2A0 Index) may be used for performance comparison.

Income: Accumulation share class, the dividend is reinvested.

Investment horizon: The risk and the reward of the product may vary depending on the expected holding period. We recommend holding this product at least for 5 years or until 31/12/2031.

Currency: Your shares will be denominated in USD, which is the Sub-Fund's base currency.

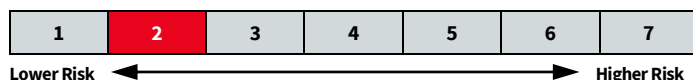
Processing and redemption orders: Subscription and redemption orders must be received by the transfer agent before 5 p.m. (Luxembourg time) on Friday. The net asset value is calculated on a weekly basis on the Tuesday of each week or, if this day is not a business day as defined in the general part of the prospectus, on the next business day.

Depositary: Société Générale Luxembourg

Intended Investor: This share class is intended for all investors. The fund is dedicated to investors who have neither financial expertise nor any specific knowledge to understand the Sub-Fund but nevertheless may bear total capital loss. It is suitable for investor who seeks growth of capital. Potential investors should have an investment horizon of at least 5 years.

WHAT ARE THE RISKS AND WHAT COULD I GET BACK IN RETURN?

Risk indicator



The risk indicator assumes you keep the product until 31 December 2031.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as 2 out of 7, which is a low risk class. This rates the potential losses from future performance at a low level. The risk category associated to this product was determined based on past observations, it is not guaranteed and can evolve in the future.

This product does not include any protection from future market performance so you could lose some or all of your investment.

Beside the risks included in the risk indicator, other risks may affect the Sub-Fund's performance. Please refer to the Fund prospectus.

Performance scenario

The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are illustrations using the worst, average, and best performance of the product, which may include input from benchmark / proxy, over the last ten years. The figures are not an exact indicator, markets could develop very differently in the future. What you get will vary depending on how the market performs and how long you keep the investment/product

Recommended Holding Period: 5 year(s)

Investment = \$ 10.000

Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs	\$ 8,010	\$ 7,700
	Average return each year	-19.9%	-5.1%
Unfavourable	What you might get back after costs	\$ 8,260	\$ 8,700
	Average return each year	-17.4%	-2.7%
Moderate	What you might get back after costs	\$ 9,580	\$ 9,280
	Average return each year	-4.2%	-1.5%
Favourable	What you might get back after costs	\$ 10,310	\$ 10,480
	Average return each year	3.1%	0.9%

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

The stress scenario shows what you might get back in extreme market circumstances.

Unfavourable scenario: October 2017 and November 2022

Moderate Scenario: December 2018 and December 2023

Favourable Scenario: December 2015 and December 2020

WHAT HAPPENS IF SOCIETE GENERALE INVESTMENT SOLUTIONS (EUROPE) IS UNABLE TO PAY OUT?

Société Générale Investment Solutions (Europe) (SG IS Europe) is a management company licensed and supervised by the CSSF. SG IS Europe complies with organizational and operational rules, in particular as regards capital requirements. A separate pool of assets is invested and maintained for each Sub-Fund. The assets and liabilities of the Sub-Fund are segregated from those of other sub-funds as well as from those of the management company, and there is no cross-liability among any of them. The Sub-Fund would not be liable if the management company or any delegated service provider were to fail or default.

WHAT ARE THE COSTS?

The Reduction in Yield ("RIY") shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. The figures are estimates and may change in the future. You should note that these costs are paid by the Company whereas the return that you may receive will depend on the Company's share price performance. There is no direct link between the Company's share price and the costs that it pays.

Costs over time

	If you exit after 1 year	If you exit after 5 years
Total costs	\$ 660	\$ 825
Annual cost impact *	6.6% each year	1.6% each year

(*) This illustrates how costs reduce your return each year over the holding period. For example, it shows that if you exit at the recommended holding period your average return per year is projected to be 0.15% before costs and -1.50% after costs.

Table 2 : Composition of costs

One-off costs		If you exit after 1 year
Entry costs	You will pay up to 5.00% of your investment amount when entering the product. This is the maximum you will pay; you could pay less.	\$ 500
Exit costs	The impact of the costs of exiting your investment when it matures. Until the NAV as of 31 December 2027: 0.75% - In 2028: 0.50% - In 2029: 0.25% - From 2030 till the maturity and the closure of the Sub-Fund: 0%	\$ 75
Ongoing costs		
Management fees and other administrative or operating costs	0.55% of the value of your investment per year. This is based on a combination of estimated and actual costs data over the last year	\$ 55
Portfolio transaction costs	0.10% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	\$ 10
Incidental costs		
Performance fees	There is no performance fee.	\$ 0

HOW LONG SHOULD I HOLD THIS PRODUCT AND CAN I TAKE MONEY OUT EARLY?

The recommended holding period is at least 5 years or until 31/12/2031. You can request to take out some or all of your money at any time.

HOW CAN I COMPLAIN?

If you have any complaints about the product or conduct of the product manufacturer, you may lodge your complaint by writing to the Company at Compliance Department 11, avenue Emile Reuter L2420 - Luxembourg or by email to sgiseurope-contact.lu@socgen.com or via the Company's website at <https://investmentsolutions.societegenerale.lu/fr/>. If you have a complaint about a person who is advising on, or selling, the product you should pursue that complaint with the relevant person in the first instance.

OTHER RELEVANT INFORMATION

Depending on how you buy and sell these shares you may incur other costs, including broker commission, platform fees and Stamp Duty. The distributor will provide you with additional documents where necessary.

Further documentation, including the Company's annual and semi-annual reports and regulatory disclosures, is available on the Company's website at <https://investmentsolutions.societegenerale.lu>

The cost, performance and risk calculations included in this Key Information Document follow the methodology prescribed by EU rules. Past performance can be found here: <https://investmentsolutions.societegenerale.lu/fr/>. The number of years used is 0 years. Previous performance scenarios calculation can be found here: <https://investmentsolutions.societegenerale.lu/fr/>.